



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [HILLTOP HOLDINGS, INC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [17,989,651](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HILLTOP HOLDINGS, INC](#)
[6565 HILLCREST AVENUE](#)
[UNIVERSITY PARK, TX 75205](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	17,631,558			16,062,282			16,288,712			14,018,651			13,503,596		
Net income (\$000)	312,310			331,391			447,836			225,291			121,441		
Number of BHCs in peer group	132			130			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.42	2.65	28	2.63	2.80	32	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53
+ Non-interest income	8.51	1.09	99	10.38	1.21	99	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98
- Overhead expense	8.05	2.21	99	8.79	2.59	96	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99
- Provision for credit losses	-0.30	-0.12	15	0.83	0.66	72	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19
+ Securities gains (losses)	0	0.01	4	0	0.03	37	0	0.02	37	-0.02	0.01	8	0	0	66
+ Other tax equivalent adjustments	-0.01	0	3	0	0	3	-0.01	0	0	-0.01	0	1	0.03	0	95
= Pretax net operating income (tax equivalent)	3.17	1.76	95	3.39	0.91	99	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21
Net operating income	2.36	1.34	95	2.46	0.70	99	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17
Net income	2.36	1.34	95	2.75	0.71	99	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.32	3.12	60	3.71	3.64	54	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79
Interest expense	0.72	0.26	93	0.84	0.58	78	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78
Net interest income (tax equivalent)	2.61	2.85	31	2.87	3.05	36	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.12	13	0.25	0.28	59	0.21	0.27	53	0.06	0.21	29	0.12	0.22	42
Earnings coverage of net loan and lease losses (X)	-3,266.49	26.30	0	27.52	20.97	73	31.25	22.91	75	55.35	24.40	87	17.86	21.75	58
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.45	1.32	65	1.95	1.58	76	1.94	1.58	75	0.83	0.83	50	0.86	0.90	45
Allowance for loan and lease losses / Total loans and leases	1.13	1.30	35	1.48	1.55	52	1.42	1.55	44	0.64	0.81	35	0.71	0.89	32
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.85	0.58	78	1.02	0.71	80	0.95	0.71	75	0.57	0.57	52	0.74	0.61	66
30-89 days past due loans and leases / Total loans and leases	0.09	0.29	16	0.24	0.37	41	0.18	0.39	24	0.56	0.43	74	0.37	0.44	43
Liquidity and Funding															
Net noncore funding dependence	-9.94	-3.31	28	4.99	6.19	52	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36
Net short-term noncore funding dependence	-13.09	-9.17	30	0.53	-2.71	57	5.37	-4.76	83	14	3.38	82	8.35	4.66	57
Net loans and leases / Total assets	53.10	58.81	32	61.05	63	35	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27
Capitalization															
Tier 1 leverage ratio	12.64	9.07	94	13.03	9.05	95	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94
Holding company equity capital / Total assets	13.77	10.79	88	14.24	11.12	90	13.72	11.16	82	13.86	12.43	68	14.25	12.22	77
Total equity capital (including minority interest) / Total assets	13.91	10.91	89	14.40	11.24	90	13.87	11.29	82	14.03	12.57	69	14.43	12.27	78
Common equity tier 1 capital / Total risk-weighted assets	21.28	12.64	97	19.85	12.26	95	18.97	12.38	94	16.70	12.17	91	16.58	12.12	88
Net loans and leases / Equity capital (X)	3.86	5.47	18	4.29	5.73	19	4.45	5.58	27	4.48	5.21	33	4.24	5.29	26
Cash dividends / Net income	9.45	27.22	15	7.36	49.74	12	7.26	42.30	13	13.15	33.12	17	21.98	27.31	30
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36
Growth Rates															
Assets	6.22	9.51	39	14.14	16.67	50	11.68	16.68	37	10.88	9.26	69	2.38	7	29
Equity capital	2.70	7.52	24	17.16	6.54	86	10.50	6.99	73	7.88	10.49	52	1.96	7.89	30
Net loans and leases	-7.60	-0.66	16	11.77	12.75	54	9.61	9.07	65	14.07	9.10	77	1.93	7.89	22
Noncore funding	-20.55	-21.64	55	-12.32	-6.57	45	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12
Parent Company Ratios															
Short-term debt / Equity capital	0.03	0.55	78	0	0.92	36	0	0.77	38	0.01	1.02	73	0	1.14	37
Long-term debt / Equity capital	14.78	10.65	73	15.48	13.73	69	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54
Equity investment in subsidiaries / Equity capital	89.45	103.15	3	85.95	103.27	3	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9
Cash from ops + noncash items + op expense / Op expense + dividends	257.21	155.61	85	188.45	142.45	76	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	308,208	323,983	433,311	460,465	436,679	-4.87	7.26
Income from lease financing receivables.....	0	0	0	6	46		-100.00
Fully taxable income on loans and leases.....	308,100	323,887	433,182	460,397	436,648	-4.87	7.19
Tax-exempt income on loans and leases.....	108	96	129	74	77	12.50	-34.15
Estimated tax benefit on income on loans and leases.....	85	21	74	43	42	309.89	0.37
Income on loans and leases (tax equivalent).....	308,293	324,004	433,385	460,514	436,767	-4.85	7.17
Investment interest income (tax equivalent).....	25,415	23,935	32,308	37,556	31,142	6.18	33.72
Interest on balances due from depository institutions.....	2,204	2,608	3,095	8,469	8,683	-15.49	44.71
Interest income on other earning assets.....	72,868	59,528	79,407	109,736	104,409	22.41	128.76
Total interest income (tax equivalent)	408,780	410,075	548,195	616,275	581,001	-0.32	20.21
Interest on time deposits of \$250K or more	5,060	9,008	11,688	14,773	10,223	-43.83	
Interest on time deposits < \$250K.....	5,002	11,982	14,939	14,422	8,866	-58.25	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	9,158	16,781	20,413	42,314	26,913	-45.43	142.72
Interest on other borrowings and trading liabilities.....	59,963	50,378	67,582	102,014	97,102	19.03	85.42
Interest on subordinated debt and mandatory convertible securities	9,047	4,691	7,707	0	0	92.86	
Total interest expense.....	88,230	92,840	122,329	173,523	143,104	-4.97	99.56
Net interest income (tax equivalent).....	320,550	317,235	425,866	442,752	437,897	1.04	8.35
Non-interest income.....	1,124,841	1,250,191	1,693,834	1,206,974	1,029,415	-10.03	15.39
Adjusted operating income (tax equivalent)	1,445,391	1,567,426	2,119,700	1,649,726	1,467,312	-7.79	13.75
Overhead expense.....	1,064,572	1,059,202	1,457,333	1,339,838	1,294,701	0.51	1.04
Provision for credit losses.....	-39,648	99,973	96,491	7,206	5,088		
Securities gains (losses)	-76	171	238	-2,543	46		
Other tax equivalent adjustments	-1,084	-505	-1,687	-1,562	3,486		
Pretax net operating income (tax equivalent).....	419,386	407,915	564,448	300,309	165,916	2.81	135.23
Applicable income taxes	97,261	93,776	133,071	67,332	35,050	3.72	47.64
Tax equivalent adjustments	825	0	96	0	5,139		
Applicable income taxes (tax equivalent).....	98,086	93,776	133,167	67,332	40,189	4.60	48.89
Minority interest	8,990	17,410	21,841	7,686	4,286	-48.36	390.45
Net income before discontinued operations, net of minority interest	312,310	296,729	409,440	225,291	121,441	5.25	182.45
Discontinued operations, net of applicable income taxes.....	0	34,662	38,396	0	0	-100.00	
Net income attributable to holding company.....	312,310	331,391	447,836	225,291	121,441	-5.76	182.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	321,300	348,801	469,677	232,977	125,727	-7.88	185.84
Investment securities income (tax equivalent).....	25,415	23,935	32,308	37,556	31,142	6.18	33.72
US Treasury and agency securities (excluding mortgage-backed securities)	532	1,074	1,292	3,381	2,971	-50.47	-89.47
Mortgage-backed securities	20,658	20,038	26,191	27,293	20,409	3.09	267.51
All other securities	4,225	2,823	4,825	6,882	7,762	49.66	-49.31
Cash dividends declared.....	29,500	24,398	32,524	29,627	26,698	20.91	
Common	29,500	24,398	32,524	29,627	26,698	20.91	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.09	2.90	63	3.40	3.35	55	3.37	3.27	57	4.40	4	77	4.30	3.87	78
Less: Interest expense	0.67	0.24	93	0.77	0.54	78	0.75	0.48	80	1.24	0.98	73	1.06	0.79	76
Equals: Net interest income (tax equivalent)	2.42	2.65	28	2.63	2.80	32	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53
Plus: Non-interest income	8.51	1.09	99	10.38	1.21	99	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98
Equals: adjusted operating income (tax equivalent)	10.93	3.80	99	13.01	4.06	99	13.01	4.04	99	11.77	4.41	98	10.87	4.46	98
Less: Overhead expense	8.05	2.21	99	8.79	2.59	96	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99
Less: Provision for credit losses	-0.30	-0.12	15	0.83	0.66	72	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19
Plus: Realized gains (losses) on held-to-maturities securities	0	0	96	0	0	93	0	0	93	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	4	0	0.03	38	0	0.02	36	-0.02	0.01	8	0	0	66
Plus: other tax equivalent adjustments	-0.01	0	3	0	0	3	-0.01	0	3	-0.01	0	1	0.03	0	95
Equals: Pretax net operating income (tax equivalent)	3.17	1.76	95	3.39	0.91	99	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21
Less: Applicable income taxes (tax equivalent)	0.74	0.41	92	0.78	0.21	99	0.82	0.23	99	0.48	0.36	83	0.30	0.33	36
Less: Minority interest	0.07	0	94	0.14	0	97	0.13	0	97	0.05	0	94	0.03	0	94
Equals: Net operating income	2.36	1.34	95	2.46	0.70	99	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17
Plus: Net extraordinary items	0	0	49	0.29	0	98	0.24	0	98	0	0	50	0	0	51
Equals: Net income	2.36	1.34	95	2.75	0.71	99	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18
Memo: Net income (last four quarters)	2.45	1.30	95	2.42	0.81	99	2.75	0.82	99	1.61	1.19	88	0.90	1.24	17
Net income—BHC and noncontrolling (minority) interest	2.43	1.35	94	2.90	0.72	99	2.88	0.83	99	1.66	1.20	91	0.93	1.25	19
Margin Analysis															
Average earning assets / Average assets	93.03	93.09	51	91.66	92.11	43	92.09	92.32	45	90.83	91.05	46	91.15	91.48	48
Average interest-bearing funds / Average assets	50.87	61.98	9	55.54	64.67	15	54.75	64.06	14	54.56	65.57	12	52.82	65.56	9
Interest income (tax equivalent) / Average earning assets	3.32	3.12	60	3.71	3.64	54	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79
Interest expense / Average earning assets	0.72	0.26	93	0.84	0.58	78	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78
Net interest income (tax equivalent) / Average earning assets	2.61	2.85	31	2.87	3.05	36	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55
Yield or Cost															
Total loans and leases (tax equivalent)	4.08	4.07	56	4.44	4.35	62	4.37	4.27	62	5.36	5.09	74	5.41	4.95	78
Interest-bearing bank balances	0.17	0.13	89	0.34	0.36	54	0.30	0.27	63	2.21	2.04	61	1.80	1.64	63
Federal funds sold and reverse repos	0	0.25	21	0	0.75	10	0	0.68	12	0	2.44	9	0.01	2.17	5
Trading assets	3.23	0.45	95	3.73	0.65	94	3.36	0.60	93	4.57	0.99	94	4	1.11	92
Total earning assets	3.31	3.09	61	3.71	3.61	55	3.64	3.51	56	4.83	4.36	79	4.71	4.20	80
Investment securities (tax equivalent)	1.65	1.77	45	2.16	2.36	31	2.11	2.25	35	2.67	2.76	45	2.54	2.68	40
US Treasury and agency securities (excluding mortgage-backed securities)	1.18	1.23	47	1.98	1.85	57	1.73	1.75	54	2.52	2.32	71	2.02	2.05	53
Mortgage-backed securities	1.41	1.55	36	2.12	2.17	37	1.96	2.05	37	2.50	2.61	35	2.28	2.50	23
All other securities	4.88	2.85	91	2.92	3.28	34	3.84	3.24	76	4.69	4.06	78	4.67	4.20	79
Interest-bearing deposits	0.22	0.22	58	0.50	0.60	43	0.46	0.53	46	0.88	1.10	32	0.60	0.81	33
Time deposits of \$250K or more	1.09	0.70	84	1.68	1.53	62	1.61	1.42	66	2.12	1.96	59	1.55	1.44	61
Time deposits < \$250K	0.80	0.67	65	1.41	1.47	43	1.33	1.36	48	1.95	1.82	55	1.30	1.29	48
Other domestic deposits	0.20	0.16	71	0.41	0.41	52	0.37	0.36	57	0.93	0.93	52	0.63	0.67	53
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.34	0.18	86	1.03	0.71	77	0.89	0.62	79	2.48	1.86	78	1.96	1.51	69
Other borrowed funds and trading liabilities	0.59	1.29	26	0.55	1.54	10	0.52	1.50	10	0.94	2.38	5	0.95	2.28	4
All interest-bearing funds	1.31	0.38	97	1.39	0.82	89	1.37	0.74	90	2.27	1.49	86	2.01	1.19	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018				
Non-interest Income and Expenses												
Total non-interest income	1,124,841		1,250,191		1,693,834		1,206,974		1,029,415			
Fiduciary activities income	8,027		7,381		9,804		10,255		9,807			
Service charges on deposit accounts - domestic	12,465		10,855		14,845		15,170		14,484			
Trading revenue.....	70,870		144,101		204,610		151,295		49,094			
Investment banking fees and commissions.....	220,635		195,965		274,047		241,529		241,055			
Insurance activities revenue.....	0		0		0		140,872		145,412			
Venture capital revenue.....	39		25		29		54		55			
Net servicing fees	126,991		121,741		168,983		24,652		42,612			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	666,294		759,274		1,005,883		610,375		511,785			
Other non-interest income.....	19,520		10,849		15,633		12,772		15,111			
Total overhead expenses	1,064,572		1,059,202		1,457,333		1,339,838		1,294,701			
Personnel expense.....	777,518		768,156		1,059,645		856,265		768,688			
Net occupancy expense.....	67,779		69,813		95,204		98,954		99,480			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	3,909		4,851		6,301		7,850		8,427			
Other operating expenses.....	215,366		216,382		296,183		376,769		418,106			
Fee income on mutual funds and annuities.....	12,535		11,872		15,466		24,515		12,709			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	4,948		4,787		4,886		4,919		5,151			
Average personnel expense per employee.....	157.14		160.47		216.87		174.07		149.23			
Average assets per employee.....	3,563.37		3,355.40		3,333.75		2,849.90		2,621.55			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.11	2.14	42	0.95	2.09	40	0.91	2.02	40	2.03	2.72	47
Overhead expenses / Net Interest Income + non-interest income	73.75	58.85	95	67.60	62.06	72	68.81	62.28	78	81.29	61.29	92
Percent of Average Assets												
Total overhead expense	8.05	2.21	99	8.79	2.59	96	8.95	2.57	99	9.56	2.69	99
Personnel expense.....	5.88	1.23	99	6.38	1.30	99	6.51	1.30	99	6.11	1.41	99
Net occupancy expense.....	0.51	0.24	97	0.58	0.26	97	0.58	0.26	98	0.71	0.28	98
Other operating expenses.....	1.66	0.72	94	1.84	0.95	88	1.86	0.94	87	2.74	0.97	97
Overhead less non-interest income	-0.46	1.08	3	-1.59	1.27	0	-1.45	1.25	0	0.95	1.32	25
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	73.65	58.34	95	67.58	61.60	74	68.75	61.82	79	81.22	60.64	92
Personnel expense.....	53.79	32.89	98	49.01	32.31	98	49.99	32.36	98	51.90	32.39	98
Net occupancy expense.....	4.69	6.26	25	4.45	6.55	16	4.49	6.58	17	6	6.52	40
Other operating expenses.....	15.17	18.68	24	14.11	22.16	10	14.27	22.28	10	23.31	21.20	74
Total non-interest income	77.82	28.20	95	79.76	28.52	94	79.91	28.83	94	73.16	29.23	92
Fiduciary activities income	0.56	2.27	34	0.47	2.06	35	0.46	2.09	34	0.62	1.97	39
Service charges on domestic deposit accounts	0.86	3.25	14	0.69	3.23	10	0.70	3.27	10	0.92	3.88	16
Trading revenue.....	4.90	0.68	91	9.19	1.37	92	9.65	1.28	93	9.17	1.18	93
Investment banking fees and commissions.....	15.26	2.46	93	12.50	2.59	90	12.93	2.46	91	14.64	3.54	89
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	8.54	0.47	96
Venture capital revenue.....	0	0.03	88	0	0	88	0	0.01	86	0	0.02	83
Net servicing fees	8.79	0.56	96	7.77	-0.04	99	7.97	0.01	99	1.49	0.28	92
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	46.10	3.64	99	48.44	3.74	98	47.45	3.92	99	37	1.86	99
Other non-interest income.....	1.35	9.39	1	0.69	9.49	1	0.74	9.65	1	0.77	10.04	0
Overhead less non-interest income	-4.17	29.67	6	-12.18	31.97	4	-11.16	31.93	4	8.05	31.06	10
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.19	21.49	68	22.99	18.64	77	23.58	18.63	84	22.42	20.56	64
Applicable income tax + TE / Pretax net operating income + TE	23.39	23.11	58	22.99	22.16	55	23.59	21.18	69	22.42	23.23	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	7,035,559	7,106,232	7,381,079	6,838,467	5,945,538	-0.99	30.08
Commercial and industrial loans	1,022,005	1,644,465	1,465,086	1,119,660	1,202,301	-37.85	-2.25
Loans to individuals	23,718	30,697	28,679	40,034	40,232	-22.74	-35.57
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	21,264	28,540	24,490	29,988	46,002	-25.49	-51.87
Other loans and leases	1,559,258	1,683,601	1,582,193	1,459,612	1,089,631	-7.39	41.10
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,661,804	10,493,535	10,481,527	9,487,761	8,323,704	-7.93	26.46
Less: Allowance for loan and lease losses	109,512	155,214	149,044	61,136	59,486	-29.44	105.26
Net loans and leases	9,552,292	10,338,321	10,332,483	9,426,625	8,264,218	-7.60	25.90
Debt securities that reprice or mature in over 1 year	2,021,656	1,367,066	1,512,349	1,294,772	1,073,662	47.88	177.98
Mutual funds and equity securities	221	117	140	20,007	19,679	88.89	-98.87
Subtotal	11,574,169	11,705,504	11,844,972	10,741,404	9,357,559	-1.12	38.88
Interest-bearing bank balances	2,576,733	1,362,280	1,112,974	426,785	606,157	89.15	396.62
Federal funds sold and reverse repos	156,314	90,523	80,705	59,425	62,011	72.68	-12.53
Debt securities that reprice or mature within 1 year	249,946	266,473	261,800	89,946	153,008	-6.20	36.66
Trading assets	673,494	795,310	792,614	711,966	745,466	-15.32	67.49
Total earning assets	15,230,656	14,220,090	14,093,065	12,029,526	10,924,201	7.11	58.38
Non-interest-bearing cash and due from depository institutions	155,883	137,206	239,943	215,610	171,909	13.61	-15.05
Premises, fixed assets, and leases	327,073	308,096	310,698	346,129	247,349	6.16	104.52
Other real estate owned	21,605	25,387	21,289	18,202	27,578	-14.90	-66.79
Investment in unconsolidated subsidiaries	19,700	21,302	21,710	22,136	17,121	-7.52	32.79
Intangible and other assets	2,234,734	2,223,471	2,257,559	2,540,845	2,295,414	0.51	-6.24
Total assets	17,989,651	16,935,552	16,944,264	15,172,448	13,683,572	6.22	44.81
Quarterly average assets	17,740,787	17,088,958	16,968,000	14,658,902	13,730,920	3.81	43.72
Average loans and leases (YTD)	10,070,368	9,732,068	9,922,439	8,584,837	8,071,365	3.48	43.49
Memoranda							
Loans held-for-sale	2,108,878	2,547,975	2,788,386	2,106,361	1,393,246	-17.23	26.05
Loans not held-for-sale	7,552,926	7,945,560	7,693,141	7,381,400	6,930,458	-4.94	26.57
Real estate loans secured by 1–4 family	3,183,946	3,128,079	3,372,637	2,817,162	1,989,862	1.79	36.24
Commercial real estate loans	3,776,221	3,919,900	3,935,082	3,957,768	3,899,456	-3.67	25.52
Construction and land development	819,472	905,115	874,539	1,020,783	1,015,556	-9.46	1.21
Multifamily	172,804	258,211	232,374	322,595	367,982	-33.08	-46.82
Nonfarm nonresidential	2,783,945	2,756,574	2,828,169	2,614,390	2,515,918	0.99	48.56
Real estate loans secured by farmland	75,392	58,253	73,360	63,537	56,220	29.42	19.14
Total investment securities	2,271,823	1,633,656	1,774,289	1,404,725	1,246,349	39.06	144.37
U.S. Treasury securities	4,956	0	0	10,057	21,441		-85.32
US agency securities (excluding mortgage-backed securities)	46,119	57,940	82,806	109,595	124,629	-20.40	-70.17
Municipal securities	115,599	113,190	117,987	110,254	102,611	2.13	-12.64
Mortgage-backed securities	2,104,928	1,462,409	1,573,356	1,108,006	924,687	43.94	321.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	46,806	53,302		-100.00
Mutual funds and equity securities	221	117	140	20,007	19,679	88.89	-98.87
Available-for-sale securities	1,994,183	1,310,240	1,462,205	998,392	875,658	52.20	253.75
U.S. Treasury securities	4,956	0	0	10,057	11,538		-85.32
US agency securities (excluding mortgage-backed securities)	46,119	57,940	82,806	85,575	85,611	-20.40	-57.45
Municipal securities	47,205	42,538	47,342	41,242	51,962	10.97	-49.67
Mortgage-backed securities	1,895,903	1,209,762	1,332,057	814,712	673,245	56.72	766.80
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	46,806	53,302		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	10,693	15,630	14,727	2,604	-9,888	-31.59	180.58
Available-for-sale securities appreciation (depreciation)	-2,812	29,820	26,286	14,181	-11,141		
Structured notes, fair value	0	0	0	0	14,412		-100.00
Pledged securities	710,855	552,793	723,133	587,967	613,518	28.59	17.87

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	484,041	474,708	425,178	627,853	567,918	1.97	-78.32
NOW, ATS and transaction accounts	1,306,512	832,476	1,190,627	684,199	708,981	56.94	-14.89
Time deposits less brokered deposits < \$250K	394,439	879,376	346,553	759,949	664,186	-55.15	
MMDA and other savings accounts	9,200,807	7,877,800	7,795,795	6,184,310	5,950,973	16.79	362.90
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,385,799	10,064,360	9,758,153	8,256,311	7,892,058	13.13	89.67
Time deposits of \$250K or more	511,456	744,922	763,156	740,426	639,098	-31.34	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	315,119	410,853	418,181	693,750	676,807	-23.30	-10.74
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	486,441	423,262	319,361	815,068	437,373	14.93	-47.42
Other borrowings w/remaining maturity over 1 year	282,921	272,672	273,737	332,858	186,510	3.76	-8.09
Brokered deposits < \$250K	234,907	452,633	721,010	35,477	5,000	-48.10	
Noncore funding	1,830,844	2,304,342	2,495,445	2,617,579	1,944,788	-20.55	-29.95
Trading liabilities	114,654	70,682	125,848	50,218	81,667	62.21	-30.36
Subordinated notes and debentures + trust preferred securities	197,009	263,765	263,827	67,012	67,012	-25.31	193.99
Other liabilities	1,959,003	1,793,670	1,950,344	2,052,532	1,724,154	9.22	13.52
Total liabilities	15,487,309	14,496,819	14,593,617	13,043,652	11,709,679	6.83	46.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	790	902	822	906	936	-12.42	-19.80
Common surplus	1,270,272	1,443,588	1,317,929	1,445,233	1,489,816	-12.01	-19.09
Retained earnings	1,204,307	942,461	986,792	644,860	466,737	27.78	352.67
Accumulated other comprehensive income	367	23,790	17,763	11,419	-8,627	-98.46	-95.43
Other equity capital components	635	631	633	621	608	0.63	7.45
Total holding company equity capital	2,476,371	2,411,372	2,323,939	2,103,039	1,949,470	2.70	34.17
Noncontrolling (minority) interest in subsidiaries	25,971	27,361	26,708	25,757	24,423	-5.08	605.73
Total equity capital, including minority interest	2,502,342	2,438,733	2,350,647	2,128,796	1,973,893	2.61	35.31
Total liabilities and capital	17,989,651	16,935,552	16,944,264	15,172,448	13,683,572	6.22	44.81
Memoranda							
Non-interest-bearing deposits	4,433,148	3,557,603	3,612,384	2,769,556	2,560,750	24.61	98.55
Interest-bearing deposits	7,699,014	7,704,312	7,629,935	6,262,658	5,975,406	-0.07	60.47
Total deposits	12,132,162	11,261,915	11,242,319	9,032,214	8,536,156	7.73	72.56
Long-term debt that reprices within 1 year	0	67,012	67,012	27,500	27,500	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,323,939	2,103,039	2,103,039	1,949,470	1,912,081		
Accounting restatements	0	-5,691	-5,691	1,393	0		
Net income	312,310	331,391	447,836	225,291	121,441		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-110,293	-4,262	-193,989	-61,569	-49,882		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	29,500	24,398	32,524	29,627	26,698		
Change in other comprehensive income	-17,396	12,371	6,344	20,046	-5,632		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,689	-1,078	-1,076	-1,965	-1,840		
Holding company equity capital, ending balance	2,476,371	2,411,372	2,323,939	2,103,039	1,949,470		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	39.11	36.06	54	41.96	36.66	58	43.56	36.22	62	45.07	37.78	61	43.45	37.19	54
Commercial and industrial loans	5.68	11.11	17	9.71	14.40	25	8.65	13.52	24	7.38	12.02	26	8.79	12.85	31
Loans to individuals	0.13	3.60	10	0.18	3.57	13	0.17	3.40	14	0.26	4.20	17	0.29	4.31	17
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.12	0.21	65	0.17	0.20	67	0.14	0.19	67	0.20	0.24	71	0.34	0.30	75
Other loans and leases.....	8.67	4.26	81	9.94	4.66	84	9.34	4.63	82	9.62	5.01	84	7.96	5	74
Net loans and leases.....	53.10	58.81	32	61.05	63	35	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27
Debt securities over 1 year.....	11.24	18.32	24	8.07	14.80	15	8.93	15.55	20	8.53	14.60	16	7.85	14.63	16
Mutual funds and equity securities	0	0.05	32	0	0.06	32	0	0.05	31	0.13	0.06	79	0.14	0.06	79
Subtotal	64.34	78.17	12	69.12	79.07	13	69.91	78.16	17	70.80	79.65	19	68.39	79.97	15
Interest-bearing bank balances	14.32	9.37	78	8.04	6.40	69	6.57	7.51	45	2.81	3.06	57	4.43	3.04	75
Federal funds sold and reverse repos	0.87	0.53	81	0.53	0.80	80	0.48	0.82	79	0.39	1.57	73	0.45	1.66	74
Debt securities 1 year or less	1.39	1.51	60	1.57	1.85	58	1.55	1.68	59	0.59	1.91	31	1.12	1.96	45
Trading assets	3.74	0.58	92	4.70	1.04	89	4.68	1.01	89	4.69	1.19	85	5.45	1.33	86
Total earning assets.....	84.66	91.57	3	83.97	90.87	6	83.17	91.05	3	79.29	89.53	4	79.83	89.74	3
Non-interest cash and due from depository institutions.....	0.87	0.99	38	0.81	1.03	35	1.42	1.07	80	1.42	1.14	73	1.26	1.21	55
Other real estate owned.....	0.12	0.01	96	0.15	0.03	95	0.13	0.02	96	0.12	0.03	93	0.20	0.04	94
All other assets.....	14.47	7.39	96	15.22	8.03	94	15.41	7.82	95	19.29	9.27	95	18.91	8.98	96
Memoranda															
Short-term investments	16.58	12.31	72	10.15	10.21	61	8.59	11.17	46	3.80	7.63	44	6	7.80	60
U.S. Treasury securities.....	0.03	1.18	33	0	0.91	15	0	0.84	17	0.07	1.03	42	0.16	1.04	48
US agency securities (excluding mortgage-backed securities)	0.26	0.75	46	0.34	0.59	52	0.49	0.63	58	0.72	0.54	67	0.91	0.69	71
Municipal securities	0.64	1.70	48	0.67	1.60	47	0.70	1.69	46	0.73	1.34	50	0.75	1.62	45
Mortgage-backed securities	11.70	13.46	42	8.64	11.20	40	9.29	11.75	41	7.30	11.44	25	6.76	11.13	22
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0.31	0.39	62	0.39	0.41	66
Loans held-for-sale.....	11.72	0.50	96	15.05	0.52	98	16.46	0.52	98	13.88	0.39	98	10.18	0.30	98
Loans held for investment	41.98	58.34	11	46.92	63.22	13	45.40	61.72	13	48.65	63.50	16	50.65	63.93	17
Real estate loans secured by 1–4 family	17.70	11.57	76	18.47	12.28	76	19.90	11.91	86	18.57	13.29	71	14.54	13.46	53
Revolving	0.02	1.44	11	0.03	1.72	12	0.02	1.66	12	0.03	2.07	13	0.05	2.27	13
Closed-end, secured by first liens	17.65	9.73	84	18.41	10.10	87	19.85	9.81	89	18.50	10.69	84	14.44	10.57	73
Closed-end, secured by junior liens	0.03	0.19	21	0.03	0.24	22	0.03	0.22	22	0.04	0.28	24	0.05	0.31	23
Commercial real estate loans	20.99	22.35	44	23.15	22.30	48	23.22	22.22	48	26.09	22.23	52	28.50	21.58	60
Construction and land development	4.56	3.40	66	5.34	3.47	76	5.16	3.40	75	6.73	3.44	81	7.42	3.51	86
Multifamily.....	0.96	3.32	24	1.52	3.10	35	1.37	3.12	31	2.13	3.01	45	2.69	2.72	57
Nonfarm nonresidential	15.48	14.65	51	16.28	14.72	53	16.69	14.72	54	17.23	14.69	57	18.39	14.44	61
Real estate loans secured by farmland.....	0.42	0.35	69	0.34	0.33	67	0.43	0.33	70	0.42	0.36	69	0.41	0.41	68

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	72.82	60.51	68	67.72	56.15	70	70.42	57.15	72	72.08	57.46	69	71.43	56.49	70
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	32.95	20	86	29.81	19.51	83	32.18	19.43	87	29.69	20.75	80	23.91	21.10	58
Real estate loans secured by 1–4 family.....	0.04	2.47	9	0.04	2.66	11	0.04	2.64	11	0.05	3.15	12	0.09	3.50	11
Revolving	32.92	17.35	90	29.77	16.64	87	32.14	16.59	89	29.64	17.39	87	23.82	17.39	73
Closed-end.....	39.08	37.13	48	37.36	33.63	51	37.54	34.63	51	41.71	33.52	61	46.85	32.14	73
Commercial real estate loans	8.48	5.69	75	8.63	5.18	76	8.34	5.26	75	10.76	5.09	84	12.20	5.20	91
Construction and land development.....	1.98	1.19	75	2.08	0.94	77	1.67	0.93	73	2.59	0.94	84	3.33	1.02	90
1–4 family.....	6.51	4.46	73	6.54	4.09	77	6.67	4.19	77	8.17	4.02	84	8.87	4.05	89
Other.....	1.79	5.41	21	2.46	4.78	34	2.22	4.96	29	3.40	4.69	45	4.42	4.10	63
Multifamily.....	28.81	24.45	60	26.27	22.19	59	26.98	22.93	58	27.56	22.15	61	30.23	21.40	69
Nonfarm nonresidential	12.75	8.31	76	12	7.46	78	12.14	7.68	76	12.94	7.72	81	13.95	8.03	84
Owner-occupied.....	16.06	15.83	51	14.27	14.52	48	14.84	14.95	46	14.62	14.34	51	16.27	13.38	58
Other.....	0.78	0.61	69	0.56	0.52	69	0.70	0.54	71	0.67	0.55	70	0.68	0.63	68
Real estate loans secured by farmland.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	10.58	19.45	17	15.67	22.98	23	13.98	22.17	19	11.80	19.53	24	14.44	20.32	36
Commercial and industrial loans	0.25	6.58	12	0.29	6.23	13	0.27	6.13	13	0.42	7.13	13	0.48	7.36	14
Loans to individuals	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Credit card loans	0.22	0.38	65	0.27	0.31	69	0.23	0.32	67	0.32	0.37	71	0.55	0.46	74
Agricultural loans.....	16.14	8.42	79	16.04	9.11	77	15.10	9.09	74	15.38	9.85	76	13.09	9.66	70
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	305.20	383.43	36	305.90	387.92	33	329.99	381.27	39	362.96	391.26	41	341.73	379.80	44
Real estate loans secured by 1–4 family.....	138.12	124.74	59	134.66	130.23	52	150.78	125.03	63	149.52	138.18	55	114.37	137.84	39
Revolving	0.15	15.53	9	0.20	18.32	12	0.18	17.42	11	0.24	21.26	12	0.41	23.33	12
Closed-end.....	137.96	107.54	70	134.46	110.40	63	150.60	106.14	75	149.28	115.20	70	113.96	112.79	55
Commercial real estate loans	163.81	238.58	31	168.74	237.16	33	175.93	234.65	35	210.06	229.44	45	224.13	219.72	50
Construction and land development.....	35.55	36.07	54	38.96	36.48	59	39.10	35.62	60	54.18	34.95	72	58.37	35.36	74
1–4 family.....	8.28	7.44	62	9.41	6.64	67	7.85	6.34	63	13.03	6.61	75	15.94	7.04	78
Other.....	27.27	28.34	49	29.55	28.60	53	31.25	28.16	57	41.15	27.32	72	42.43	27.26	72
Multifamily.....	7.50	35.29	16	11.12	32.93	23	10.39	32.74	22	17.12	31.04	39	21.15	27.85	47
Nonfarm nonresidential	120.76	156.30	34	118.66	156.60	37	126.44	155.06	37	138.76	152.10	45	144.61	147.22	50
Owner-occupied.....	53.45	52.63	55	54.21	52.43	56	56.88	52.37	57	65.16	53.07	62	66.75	54.89	62
Other.....	67.32	100.99	31	64.45	101.87	32	69.56	100.54	34	73.60	97.41	41	77.86	91.80	45
Real estate loans secured by farmland.....	3.27	3.67	64	2.51	3.43	66	3.28	3.44	68	3.37	3.60	67	3.23	4.02	67
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	44.33	116.17	12	70.79	150.16	15	65.50	139.91	15	59.43	122.02	20	69.10	128.82	27
Loans to individuals	1.03	36.56	10	1.32	36.83	12	1.28	37.47	12	2.12	43.51	12	2.31	42.67	14
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.92	2.03	62	1.23	1.99	66	1.09	1.88	67	1.59	2.18	70	2.64	2.72	72
Other loans and leases.....	67.64	47.63	70	72.47	49.92	69	70.74	49.54	69	77.47	52.44	70	62.63	51.79	62
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.92	29.25	46	26.20	26.62	48	26.28	27.32	47	29.87	26.45	53	33.54	24.79	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	112.83	187.63	27	118.36	186.45	30	123.14	183.76	32	150.43	178.57	41	160.48	167.93	48
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	166.28	244.92	31	172.57	243.47	33	180.02	240.85	34	215.59	236.10	45	227.22	225.98	49

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Short-term investments	16.58	12.31	72	10.15	10.21	61	8.59	11.17	46	3.80	7.63	44	6	7.80	60
Liquid assets	31.78	29.12	57	23.06	24.65	54	22.91	26.22	45	17.41	22.44	45	19.41	22.72	52
Investment securities	12.63	20.37	23	9.65	17.19	19	10.47	17.85	20	9.26	16.99	15	9.11	17.27	10
Net loans and leases	53.10	58.81	32	61.05	63	35	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27
Net loans, leases and standby letters of credit	53.58	59.61	29	61.58	63.89	33	61.52	62.48	41	62.73	64.84	33	61.02	65.07	26
Core deposits	63.29	75.52	15	59.43	69.20	19	57.59	70.67	18	54.42	63.09	24	57.68	62.13	27
Noncore funding	10.18	10.15	63	13.61	15.53	57	14.73	14.13	65	17.25	19.36	56	14.21	21.34	36
Time deposits of \$250K or more	2.84	1.67	81	4.40	2.35	83	4.50	2.11	89	4.88	2.94	82	4.67	2.89	82
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.75	1.19	75	2.43	1.44	77	2.47	1.47	78	4.57	1.94	80	4.95	1.97	82
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.88	0.54	69	1.89	0.59	83	1.99	0.54	84	4.18	0.48	95	4.49	0.54	94
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.70	0.88	87	2.50	1.75	73	1.88	1.24	72	5.37	3.01	77	3.20	3.67	52
Earning assets that reprice within 1 year	70.13	38.80	94	53.92	38.76	87	52.52	39.38	83	48.58	39.29	79	41.99	40.29	53
Interest-bearing liabilities that reprice within 1 year	21.08	6.64	92	12.21	8.86	75	12.22	8.20	78	9.90	10.19	61	10.12	10.01	60
Long-term debt that reprices within 1 year	0	0.27	31	0.40	0.52	69	0.40	0.47	71	0.18	0.96	55	0.20	1.34	54
Net assets that reprice within 1 year	49.05	30.83	90	41.31	27.76	82	39.91	29.11	75	38.50	26.63	83	31.67	27.38	56
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.94	-3.31	28	4.99	6.19	52	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36
Net short-term noncore funding dependence	-13.09	-9.17	30	0.53	-2.71	57	5.37	-4.76	83	14	3.38	82	8.35	4.66	57
Short-term investment / Short-term noncore funding	203.62	304.29	48	96.50	149.65	42	69.56	184.19	20	27.67	77.77	36	51.16	66.46	53
Liquid assets - short-term noncore funding / Nonliquid assets	34.66	36.72	51	16.30	24.47	44	13.70	28.18	31	4.46	16.97	28	9.53	16.04	44
Net loans and leases / Total deposits	78.74	73.05	64	91.80	82.06	76	91.91	79.43	82	104.37	90.31	85	96.81	90.08	71
Net loans and leases / Core deposits	83.90	78.83	63	102.72	92.26	76	105.89	88.34	82	114.17	103.93	75	104.72	105	55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.48	0.50	60	0.71	1.73	37	0.70	1.57	40	0.14	0.72	32	-0.59	-0.82	42
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.13	1.06	19	1.36	4.54	10	1.24	4.31	11	0.78	1.36	39	-0.66	-1.98	83
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0		-0.03	-0.05	28	
Percent of Investment Securities															
Held-to-maturity securities	12.21	13.65	57	19.79	11.41	70	17.58	11.38	66	27.50	12.67	76	28.16	16.19	70
Available-for-sale securities	87.78	84.59	42	80.20	86.72	31	82.41	87.23	34	71.07	85.40	23	70.26	81.88	29
U.S. Treasury securities	0.22	6.01	33	0	5.26	15	0	4.72	16	0.72	6.15	43	1.72	6.99	50
US agency securities (excluding mortgage-backed securities)	2.03	4.24	53	3.55	3.94	64	4.67	4.01	72	7.80	3.49	80	10	4.02	82
Municipal securities	5.09	8.38	48	6.93	9.87	52	6.65	9.83	51	7.85	7.75	59	8.23	9.16	55
Mortgage-backed securities	92.65	66.09	90	89.52	66.61	82	88.68	66.64	79	78.88	67.43	63	74.19	65.45	59
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	3.33	2.94	71	4.28	2.79	73
Mutual funds and equity securities	0.01	0.29	33	0.01	0.38	32	0.01	0.35	32	1.42	0.40	87	1.58	0.42	90
Debt securities 1 year or less	11	8.18	69	16.31	11.25	75	14.76	10.55	75	6.40	11.86	40	12.28	11.91	66
Debt securities 1 to 5 years	7.33	17.39	33	11.60	17.70	43	11.14	17.03	45	18.88	17.94	60	17.07	19.18	54
Debt securities over 5 years	81.65	72.07	60	72.09	68.10	48	74.10	69.86	50	73.30	66.02	48	69.08	64.73	46
Pledged securities	31.29	33.37	50	33.84	37.16	45	40.76	35.67	57	41.86	30.57	65	49.23	33.30	69
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	1.16	0.04	95
Percent Change from Prior Like Quarter															
Short-term investments	73.50	64.27	64	307.45	124.80	86	152.62	183.32	57	-29.84	26.69	11	-7.77	6.77	31
Investment securities	39.06	32.48	63	17.13	20.30	53	26.31	23.62	65	12.71	11.75	63	11.14	9.42	67
Core deposits	13.13	16.96	37	26	26	59	18.19	26.88	21	4.62	11.23	30	10.74	7.29	70
Noncore funding	-20.55	-21.64	55	-12.32	-6.57	45	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,894,641	2,127,767	2,378,504
Commit: Secured commercial real estate loans	745,352	633,206	665,776	975,649	1,104,576
Commit: Unsecured real estate loans	24,569	43,515	45,523	61,874	27,199
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	87,187	90,094	91,504	90,927	85,002
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	5,932,194	7,558,495	6,258,479	7,067,198	4,034,677
Written options contracts (interest rate)	3,820,503	6,158,740	4,948,054	4,292,672	3,068,097
Purchased options contracts (interest rate)	112,000	84,000	108,000	169,700	179,200
Interest rate swaps	382,996	156,122	209,404	65,012	15,104
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					11.18	22.01	12	14.02	23.52	19	17.38	24.05	33		
Standby letters of credit	0.48	0.66	48	0.53	0.72	53	0.54	0.71	52	0.60	0.84	51	0.62	0.92	47
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	56.96	47.31	81	82.41	51.49	84	68.01	48.62	82	76.42	68.47	80	53.33	65.81	75
Interest rate contracts	56.96	35.15	86	82.41	36.10	87	68.01	34.36	86	76.42	47.31	82	53.33	43.84	80
Interest rate futures and forward contracts	32.98	4.39	91	44.63	8.89	90	36.94	6.21	89	46.58	10.67	88	29.49	11.40	87
Written options contracts (interest rate)	21.24	1.69	93	36.37	2.33	94	29.20	2.18	93	28.29	2.47	92	22.42	2.16	93
Purchased options contracts (interest rate)	0.62	1.29	69	0.50	1.45	64	0.64	1.46	66	1.12	2.65	68	1.31	2.32	68
Interest rate swaps	2.13	20.27	19	0.92	20.71	11	1.24	20.83	13	0.43	28.86	11	0.11	26.74	7
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					19.09	42.82	13	24.79	45.53	27	29.47	44.93	40		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	10,247,693	13,957,357	11,523,937	11,594,582	7,297,078
Interest rate contracts	10,247,693	13,957,357	11,523,937	11,594,582	7,297,078
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	5,932,194	7,558,495	6,258,479	7,067,198	4,034,677
Written options	3,820,503	6,158,740	4,948,054	4,292,672	3,068,097
Exchange-traded	0	0	0	0	0
Over-the-counter	3,820,503	6,158,740	4,948,054	4,292,672	3,068,097
Purchased options	112,000	84,000	108,000	169,700	179,200
Exchange-traded	112,000	84,000	108,000	138,500	148,000
Over-the-counter	0	0	0	31,200	31,200
Swaps	382,996	156,122	209,404	65,012	15,104
Held for trading	10,247,693	13,957,357	11,523,937	11,594,582	0
Interest rate contracts	10,247,693	13,957,357	11,523,937	11,594,582	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	7,297,078
Interest rate contracts	0	0	0	0	7,297,078
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,141,590	7,710,217	6,458,482	6,222,910	3,905,780
One year or less	4,816,894	7,603,151	6,290,828	6,168,996	3,868,251
Over 1 year to 5 years	163,445	62,066	97,036	33,914	37,529
Over 5 years	161,251	45,000	70,618	20,000	0
Gross negative fair value (absolute value)	27,349	56,104	74,598	17,141	26,355
Gross positive fair value	89,440	169,005	126,898	33,129	35,010
Held for trading	89,440	169,005	126,898	33,129	0
Non-traded	0	0	0	0	35,010
Current credit exposure on risk-based capital derivative contracts	84,017	2,763	120	1,311	152
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	57.89	12.59	92	54.15	14.59	91	54.31	14.05	93	60.95	13.49	94	55.29	12.78	91
Written options	37.28	7.18	95	44.13	8.60	95	42.94	8.18	96	37.02	5.91	95	42.05	6.60	97
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	37.28	6.91	95	44.13	8.13	95	42.94	7.73	96	37.02	5.10	95	42.05	5.49	97
Purchased options	1.09	3.41	51	0.60	3.51	49	0.94	3.42	49	1.46	4.42	54	2.46	4.19	57
Exchange-traded	1.09	0.12	90	0.60	0.14	87	0.94	0.15	89	1.19	0.28	88	2.03	0.32	88
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0.27	3.35	46	0.43	3.20	52
Swaps	3.74	71.71	9	1.12	67.37	7	1.82	68.76	7	0.56	69.75	5	0.21	70.34	4
Held for trading	100	40.70	97	100	43.02	97	100	43.53	96	100	44.16	97	0	46.31	18
Interest rate contracts	100	34.66	97	100	36.62	97	100	36.62	96	100	37.24	97	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	0	59.30	2	0	56.98	2	0	56.47	3	0	55.84	2	100	53.69	81
Interest rate contracts	0	56.22	3	0	54.32	3	0	53.82	3	0	52.22	2	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	50.17	91.91	6	55.24	90.28	10	56.04	91.48	9	53.67	93.86	8	53.53	94.47	5
One year or less	47	27.90	74	54.47	31.66	74	54.59	32.05	75	53.21	32.17	70	53.01	32.51	72
Over 1 year to 5 years	1.59	29.78	13	0.44	27.15	10	0.84	27.06	9	0.29	30.45	9	0.51	31.16	8
Over 5 years	1.57	29.19	16	0.32	28.15	13	0.61	29.56	11	0.17	28.09	12	0	28.71	5
Gross negative fair value (absolute value)	0.27	1.18	15	0.40	1.65	26	0.65	1.55	32	0.15	0.83	12	0.36	0.72	19
Gross positive fair value	0.87	1.59	18	1.21	2.48	23	1.10	2.23	18	0.29	1.19	10	0.48	0.85	23
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	41	0.03	0.07	45	0.04	0.07	55	0.01	0.06	41	0.02	0.06	48
Gross positive fair value (X)	0.04	0.06	59	0.08	0.10	55	0.06	0.09	51	0.02	0.07	38	0.02	0.06	55
Held for trading (X)	0.04	0.05	71	0.08	0.07	66	0.06	0.07	64	0.02	0.06	52	0	0.05	19
Non-traded (X)	0	0.01	5	0	0.02	5	0	0.02	4	0	0.01	5	0.02	0.01	85
Current credit exposure (X)	0.04	0.05	62	0	0.07	17	0	0.06	10	0	0.05	15	0	0.04	11
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.81	0.59	74	0.03	0.91	19	0	0.85	11	0.01	0.73	15	0	0.53	12

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	149,044	61,136	61,136	59,486	63,686
Gross losses	2,522	20,834	24,040	8,489	13,777
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,638	2,377	2,895	2,933	4,489
Net losses	-116	18,457	21,145	5,556	9,288
Provision for loan and lease losses	-39,648	99,973	96,491	7,206	5,088
Adjustments	0	12,562	12,562	0	0
Ending balance	109,512	155,214	149,044	61,136	59,486
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.30	-0.12	13	0.83	0.66	74	0.59	0.51	65	0.05	0.15	23	0.04	0.14
Provision for loan and lease losses / Average loans and leases	-0.52	-0.21	15	1.37	1.06	75	0.97	0.82	68	0.08	0.24	27	0.06	0.24
Provision for loan and lease losses / Net loan and lease losses	34,179.31	-65.12	99	541.65	587.54	64	456.33	487.86	62	129.70	130.58	60	54.78	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.45	1.32	65	1.95	1.58	76	1.94	1.58	75	0.83	0.83	50	0.86	0.90
Allowance for loan and lease losses / Total loans and leases	1.13	1.30	35	1.48	1.55	52	1.42	1.55	44	0.64	0.81	35	0.71	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40			6.31	11.29	47	7.05	11.58	50	11	8.03	76	6.40	7.54
Allowance for loan and lease losses / Nonaccrual assets	179.06	330.05	25	189.11	301.93	31	191.13	299.17	36	169.28	218.72	55	175.22	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	46.23	271.93	5	57.66	249.38	10	46.34	244.34	4	42.56	151.73	8	48.51	160.51
Gross loan and lease losses / Average loans and leases	0.03	0.20	9	0.29	0.35	54	0.24	0.34	47	0.10	0.28	28	0.17	0.30
Recoveries / Average loans and leases	0.03	0.08	30	0.03	0.07	29	0.03	0.07	24	0.03	0.08	31	0.06	0.09
Net losses / Average loans and leases	0	0.12	13	0.25	0.28	59	0.21	0.27	53	0.06	0.21	29	0.12	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	10.97	25.09	21	28	24.77	67	34.10	33.98	59	21.29	36.22	27	61.07	41.30
Earnings coverage of net loan and lease losses (X)	-3,266.49	26.30	0	27.52	20.97	73	31.25	22.91	75	55.35	24.40	87	17.86	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0	0.02	33	0.08	0.04	80	0.06	0.04	70	0.03	0.01	70	0.01	0.02
Real estate loans secured by 1–4 family	-0.01	-0.01	45	0.02	0.01	68	0.02	0.01	69	0.03	0.01	73	0	0.01
Revolving	-3.80	-0.07	3	0	0.01	47	0	0.01	54	18.93	0.02	99	0	0.03
Closed-end	-0.01	-0.01	51	0.02	0.01	74	0.02	0	77	0	0	38	0	0.01
Commercial real estate loans	0	0.04	41	0.13	0.06	82	0.10	0.07	72	0.03	0.01	73	0.02	0.01
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential	0	0.05	44	0.19	0.08	81	0.14	0.11	72	0.04	0.02	74	0.03	0.02
Owner-occupied	0	0.01	66	0	0.02	11	0	0.02	10	0	0.01	59	0.03	0.01
Other	0	0.04	24	0.19	0.05	87	0.14	0.08	79	0.04	0.01	85	0	0.01
Real estate loans secured by farmland	-0.01	-0.01	16	-0.01	0.04	10	-0.01	0.02	9	0.06	0.01	90	0	0
Commercial and industrial loans	0.01	0.19	21	1.15	0.46	86	1.10	0.47	86	0.21	0.37	38	0.69	0.31
Loans to individuals	0.07	0.72	8	0.14	1.25	9	0.19	1.13	13	1.15	1.17	59	0.07	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	-0.12	0.02	7	0	0.11	38	0	0.19	35	-0.13	0.08	7	0.27	0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0	0.09	18	-0.01	0.14	8	0.03	0.15	49	0.05	0.15	50	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		8,386		24,897		18,701		53,159		30,709
90+ days past due loans and leases		175,733		187,108		243,630		107,524		88,683
Nonaccrual loans and leases		61,158		82,075		77,980		36,116		33,950
Total past due and nonaccrual loans and leases		245,277		294,080		340,311		196,799		153,342
Restructured 30–89 days past due		0		0		0		699		800
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		13,163		16,380		16,024		11,868		5,909
Total restructured loans and leases		13,163		16,380		16,024		12,567		6,709
30–89 days past due loans held for sale		2,939		6,789		4,963		16,291		4,616
90+ days past due loans held for sale		36,977		48,007		44,800		42,875		83,053
Nonaccrual loans held for sale		5,347		8,108		10,886		4,822		3,411
Total past due and nonaccrual loans held for sale		45,263		62,904		60,649		63,988		91,080
Restructured loans and leases in compliance		1,039		1,919		1,954		1,474		539
Other real estate owned		21,605		25,387		21,289		18,202		27,578
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.09	0.29	16	0.24	0.37	41	0.18	0.39	24	0.56
90+ days past due loans and leases	1.82	0.09	96	1.78	0.13	96	2.32	0.12	96	1.13
Nonaccrual loans and leases	0.63	0.54	68	0.78	0.66	66	0.74	0.66	62	0.38
90+ days past due and nonaccrual loans and leases	2.45	0.68	94	2.57	0.84	93	3.07	0.85	95	1.51
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0.01
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.14	0.12	60	0.16	0.14	63	0.15	0.13	64	0.13
30–89 days past due loans held for sale	0.03	0	93	0.06	0	97	0.05	0	95	0.17
90+ days past due loans held for sale	0.38	0	97	0.46	0	97	0.43	0	97	0.45
Nonaccrual loans held for sale	0.06	0	93	0.08	0	94	0.10	0.01	94	0.05
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.09	0.29	16	0.24	0.37	41	0.18	0.40	24	0.56
90+ days past due assets	1.82	0.09	96	1.78	0.13	96	2.32	0.12	96	1.13
Nonaccrual assets	0.63	0.55	68	0.78	0.67	66	0.74	0.67	62	0.38
30+ days past due and nonaccrual assets	2.54	1	92	2.80	1.25	90	3.25	1.29	91	2.07
Percent of Total Assets										
90+ days past due and nonaccrual assets	1.32	0.40	94	1.59	0.52	94	1.90	0.52	95	0.95
90+ days past due and nonaccrual assets + other real estate owned	1.44	0.42	93	1.74	0.55	94	2.02	0.55	95	1.07
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.47	0.48	57	0.65	0.61	57	0.60	0.60	55	0.37
Allowance for loan and lease losses	76.52	67.85	69	70.47	66.38	64	67.91	66.66	58	92.40
Equity capital + allowance for loan and lease losses	3.24	4.12	41	4.26	5.10	41	4.09	4.97	39	2.61
Tier 1 capital + allowance for loan and lease losses	3.61	4.89	37	4.66	6.26	36	4.48	6.05	34	3
Loans and leases + other real estate owned	0.87	0.82	57	1.04	0.98	60	0.96	0.97	55	0.59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.11	0.25	33	0.28	0.35	50	0.21	0.39	32	0.66	0.38	83	0.46	0.42	65
	90+ days past due		2.50	0.12	96	2.63	0.17	95	3.30	0.16	96	1.57	0.16	94	1.49	0.22	90
	Nonaccrual.....		0.45	0.60	48	0.61	0.70	46	0.59	0.76	44	0.30	0.46	38	0.32	0.57	32
Commercial and industrial	30–89 days past due		0.05	0.24	16	0.12	0.24	41	0.19	0.23	54	0.62	0.31	83	0.15	0.30	33
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0.02	0.05	51	0.03	0.05	60
	Nonaccrual.....		2.74	0.65	95	2.17	0.80	95	2.17	0.75	94	1.35	0.83	77	1.24	0.76	78
Individuals	30–89 days past due		0.52	0.60	54	0.86	0.74	66	0.47	0.83	30	1.17	0.83	69	0.92	0.84	54
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.10	0.17	51	0.17	0.24	52	0.10	0.28	41	0.06	0.17	43	0.10	0.23	42
Depository institution loans	30–89 days past due			0.03			0.01			0				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0	0.11	29	0.48	0.15	84	0.71	0.17	88	0.58	0.24	79	0.36	0.17	78
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.35	0.51	70	0.43	0.72	61	0.49	0.49	71	0.42	0.67	63	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.17			0.04			0.09			0.03				0.06
Other loans and leases	30–89 days past due		0.01	0.11	37	0.17	0.14	70	0.01	0.18	41	0.01	0.20	34	0.06	0.17	47
	90+ days past due		0	0.01	68	0	0.01	64	0	0.01	70	0	0.01	62	0	0.01	67
	Nonaccrual.....		0.11	0.13	68	0.18	0.19	69	0.14	0.15	65	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.18	0.36	38	0.39	0.51	44	0.38	0.65	32	1.08	0.67	81	0.96	0.71	73
	90+ days past due	5.52	0.25	96	5.98	0.36	96	7.22	0.33	96	3.78	0.31	92	4.43	0.46	93
	Nonaccrual	0.79	0.76	63	0.92	0.91	61	0.96	0.89	63	0.43	0.73	33	0.52	0.86	35
Revolving	30–89 days past due	0	0.33	6	0	0.40	6	0	0.48	5	0	0.45	5	15.03	0.50	99
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	5.82	1.05	91	5.73	1.28	91	6.49	1.13	91	6.08	1	95	4.49	1.17	91
Closed-end	30–89 days past due	0.18	0.36	38	0.39	0.52	48	0.38	0.65	34	1.08	0.70	77	0.91	0.75	68
	90+ days past due	5.53	0.27	96	5.99	0.41	95	7.23	0.38	96	3.79	0.35	92	4.44	0.53	92
	Nonaccrual	0.79	0.71	66	0.91	0.89	62	0.95	0.87	63	0.42	0.70	38	0.51	0.84	35
Junior lien	30–89 days past due	0	0.01	13	0	0.02	19	0	0.02	26	0	0.02	9	0	0.03	21
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	14	0	0.05	14	0	0.04	14	0	0.04	19	0.01	0.06	25
Commercial real estate	30–89 days past due	0.05	0.16	32	0.19	0.21	57	0.06	0.26	30	0.36	0.18	82	0.22	0.17	67
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0.02	0.03	66	0.01	0.03	52
	Nonaccrual	0.15	0.48	24	0.33	0.53	39	0.28	0.62	27	0.21	0.23	57	0.22	0.28	48
Construction and development	30–89 days past due	0.01	0.15	41	0	0.24	13	0	0.28	25	0.92	0.28	88	0.08	0.21	41
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	65
	Nonaccrual	0.04	0.31	44	0.06	0.32	37	0.06	0.41	38	0.13	0.20	61	0.32	0.19	76
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0.17	0.06	83	0.08	0.06	70
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	88
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.01	0.10	49	0	0.17	16	0	0.22	30	0.75	0.20	88	0	0.13	30
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.04	0.25	51	0.06	0.26	44	0.06	0.35	45	0.13	0.17	66	0.32	0.15	78
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0.02	0.08	54	0.07	0.10	64
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.04	0.13	58	0.03	0.09	52	0.03	0.11	50	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.06	0.12	47	0.27	0.21	68	0.09	0.23	42	0.18	0.14	66	0.30	0.17	78
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.03	0.03	69	0.01	0.03	57
	Nonaccrual	0.19	0.58	24	0.45	0.68	45	0.37	0.80	30	0.27	0.28	57	0.21	0.30	44
Owner Occupied	30–89 days past due	0.01	0.04	27	0.11	0.07	76	0.02	0.07	38	0.07	0.07	60	0.25	0.09	91
	90+ days past due	0	0	35	0	0	34	0	0	33	0.03	0.01	80	0.01	0.01	64
	Nonaccrual	0.15	0.20	47	0.36	0.26	67	0.31	0.27	59	0.13	0.16	52	0.16	0.17	58
Other	30–89 days past due	0.06	0.07	65	0.16	0.13	69	0.07	0.14	55	0.11	0.07	73	0.05	0.07	55
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	64
	Nonaccrual	0.04	0.31	24	0.09	0.36	32	0.06	0.44	20	0.15	0.10	70	0.05	0.13	43
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	1.27	0.23	91	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.41	1.06	57	2.55	1.49	73	0.87	1.13	60	0.23	0.84	46	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,271,697	1,445,120	1,319,384	1,446,760	1,491,360										
Retained earnings	1,217,868	968,078	1,010,634	644,860	466,737										
Accumulated other comprehensive income (AOCI)	367	23,790	17,763	11,419	-8,627										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,489,932	2,436,988	2,347,781	2,103,039	1,949,470										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	280,256	284,774	283,438	315,240	323,119										
Accumulated other comprehensive income-related adjustments	367	23,790	17,763	11,419	-8,627										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,209,309	2,128,424	2,046,580	1,776,380	1,634,978										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,209,309	2,128,424	2,046,580	1,776,380	1,634,978										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	65,000	65,000	65,000	65,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	65,000	65,000	65,000	65,000										
Less: Additional tier 1 capital deductions	0	0	0	18,411	19,614										
Additional tier 1 capital	0	65,000	65,000	46,589	45,386										
Tier 1 Capital	2,209,309	2,193,424	2,111,580	1,822,969	1,680,364										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	200,000	200,000	200,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	109,512	134,000	134,853	63,212	61,852										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	309,512	334,000	334,853	63,212	61,852										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	26,468	38,524	36,749	18,411	19,614										
Tier 2 capital	283,044	295,476	298,104	44,801	42,238										
Exited advanced approach tier 2 capital															
Total capital	2,492,353	2,488,900	2,409,684	1,867,770	1,722,602										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,740,787	17,088,957	16,968,000	14,658,902	13,730,920										
Less: Deductions from common equity tier 1 capital	280,256	284,774	283,438	315,240	323,119										
Less: Other deductions	-13,561	-25,617	-23,842	0	0										
Total assets for leverage ratio	17,474,092	16,829,800	16,708,404	14,343,662	13,407,801										
Total risk-weighted assets	10,384,520	10,720,001	10,788,221	10,639,668	9,858,775										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	21.28	12.59	97	19.85	12.26	95	18.97	12.35	94	16.69	12.11	91	16.58	12.09	89
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	21.28	13.31	97	20.46	12.97	94	19.57	13.08	94	17.13	12.78	89	17.04	12.85	89
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	24	15.21	98	23.22	15.12	96	22.34	15.23	96	17.55	14.36	85	17.47	14.45	84
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	12.64	9.07	94	13.03	9.05	95	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			241,068			234,081			-100.00
Total property and casualty assets		0			0			0			241,068			234,081			-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			99,212			105,412			-100.00
Total property and casualty equity		0			0			0			99,212			105,412			-100.00
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			1,585			1,585			12,641			3,914	-100.00	-100.00	
Total property and casualty		0			1,585			1,585			12,641			3,914	-100.00	-100.00	
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			20,684			20,552			-100.00
Unearned premiums (P/C)		0			0			0			67,913			69,083			-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			140,872			145,412			-100.00
Other insurance activities income		0			0			0			8,588			8,661			-100.00
Insurance and reinsurance underwriting income		0			0			0			132,284			136,751			-100.00
Premiums		0			0			0			132,284			136,751			-100.00
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			132,284			136,751			-100.00
Insurance benefits, losses, expenses		0			0			0			124,935			136,727			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		27,250			26,680			26,805			26,216			26,491	2.14	9.90	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	1.59	0.01	96	1.71	0.01	96				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			100	51.47	79	100	56.12	78				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			0	48.53	20	0	43.88	21				
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26					8.53				
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	8.54	0.47	96	9.91	0.47	96				
Premium income / Insurance activities revenue	2.90			2.06			2.84			93.90	7.32	93	94.04	4.86	96				
Credit related premium income / Total premium income	31.14			40.11			38.23			0	34.91	29	0	44.54	25				
Other premium income / Total premium income	68.86			59.89			61.77			100	65.09	70	100	55.46	75				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0.48	0.03	91	0.35	0.03	92	5.61	0.08	96	3.22	0.08	95				
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			12.74	19.86	57	3.71	15.64	43				
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13					1.99				
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			94.44	233.61	59	99.98	160.49	57				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0	0.15	42	0	0.17	43				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15					2.31				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.18	11.72	12	1.14	11.07	14	1.19	11.03	13	1.39	11.51	15	1.52	10.22	18				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34				

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	7,287	9,316	9,385	7,453	5,242
Real estate loans.....	3,528	3,986	3,981	3,666	901
Commercial and industrial loans	3,759	5,330	5,404	3,787	4,341
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,287	9,316	9,385	7,453	5,242
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-21.78	-0.16	19	22	-0.58	81	25.92	-2.40	82	42.18	22.48	83	3.88	7.24	45
Total selected assets.....	-21.78	3.36	18	22	2.65	77	25.92	2.04	78	42.18	12.40	85	3.88	3.24	53
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		8,672,818	13,650,523	14,643,623	4,948,441	5,086,461	-36.47	130.48
1–4 family residential loans		8,672,818	13,650,523	14,643,623	4,948,441	5,086,461	-36.47	130.48
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		48.21	80.60	86.42	32.61	37.17		
1–4 family residential loans		48.21	80.60	86.42	32.61	37.17		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		64.65	69.47	71.69	53.76	52.72		
1–4 family residential loans		0.02	0.02	0.02	0.03	0.05		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0.10	0.09	0.09	0.20	0.20		
Auto loans and other consumer loans.....		5.57	6.81	5.83	7.76	8.97		
Commercial and industrial loans		29.66	23.60	22.37	38.25	38.07		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		0
<hr/>							
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	146,709	239,761	272,823	237,553	69,756	-38.81	66.84
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commcial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 30–89 days past due securitized assets.....	146,709	239,761	272,823	237,553	69,756	-38.81	66.84
90+ Days Past Due Securitized Assets							
1–4 family residential loans	217,561	214,553	296,922	71,013	37,138	1.40	815.51
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 90+ days past due securitized assets	217,561	214,553	296,922	71,013	37,138	1.40	815.51
Total past due securitized assets.....	364,270	454,314	569,745	308,566	106,894	-19.82	226.11
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total net losses on securitized assets.....	0	0	0	0	0		0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.69	1.76	1.86	4.80	1.37
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.69	1.76	1.86	4.80	1.37
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.51	1.57	2.03	1.44	0.73
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.51	1.57	2.03	1.44	0.73
Total past due securitized assets percent of securitized assets	4.20	3.33	3.89	6.24	2.10
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.29	1.50	1.59	3.45	1.24
Home equity lines	0	0	0	0	15.03
Credit card receivables					
Commercial and industrial loans	0.05	0.12	0.19	0.62	0.15
All other loans and leases	0.04	0.19	0.05	0.28	0.19
Total managed loans past due 30–89 days	0.85	1.10	1.16	2.01	0.75
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.32	2.39	3	2.29	1.77
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0.02	0.03
All other loans and leases	0	0	0	0.02	0.01
Total managed loans past due 90+ days	2.15	1.66	2.15	1.24	0.94
Total Past Due Managed Assets	2.99	2.76	3.31	3.25	1.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	-3.80	0	0	18.93	0
Credit card receivables					
Commercial and industrial loans	0.01	1.15	1.10	0.21	0.69
All other loans and leases	0	0.09	0.08	0.04	0.02
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.10	0.08	0.04	0.07

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		33,833	31,813	40,879	38,350	26,510	6.35	24066.43
Dividends		0	0	0	0	0		
Interest		352	269	419	74	47	30.86	151.43
Management and service fees		33,481	31,544	40,460	38,276	26,463	6.14	
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		90,093	43,452	75,210	59,906	52,334	107.34	51381.71
Dividends		75,000	28,150	56,150	36,950	37,500	166.43	
Interest		1,573	2,071	2,538	4,719	1,815	-24.05	798.86
Management and service fees		13,508	13,231	16,522	18,237	13,019	2.09	
Other income		12	0	0	0	0		
Income from subsidiary holding companies		142,500	76,000	151,000	136,000	45,000	87.50	185.00
Dividends		142,500	76,000	151,000	136,000	45,000	87.50	185.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		266,426	151,265	267,089	234,256	123,844	76.13	429.52
Securities gains (losses)		0	0	0	0	0		
Other operating income		22	5,858	5,858	29	32	-99.62	1000.00
Total operating income		266,448	157,123	272,947	234,285	123,876	69.58	429.54
Operating Expenses								
Personnel expenses		59,314	60,900	76,365	69,462	42,054	-2.60	593.41
Interest expense		10,635	6,139	9,690	1,803	1,817	73.24	675.15
Other expenses		24,703	24,732	38,783	37,856	34,098	-0.12	78.77
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		94,652	91,771	124,838	109,121	77,969	3.14	298.64
Income (loss) before taxes		171,796	65,352	148,109	125,164	45,907	162.88	546.51
Applicable income taxes (credit)		-11,027	-7,746	-12,316	-10,781	-6,807		
Extraordinary items								
Income before undistributed income of subsidiaries		182,823	106,175	197,236	135,945	52,714	72.19	436.97
Equity in undistributed income of subsidiaries		129,487	225,216	250,600	89,346	68,727	-42.51	69.21
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		-41,920	35,591	34,077	46,598	-6,554		
Subsidiary holding companies		171,407	189,625	216,523	42,748	75,281	-9.61	275.84
Net income (loss)		312,310	331,391	447,836	225,291	121,441	-5.76	182.45
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		33,080	63,741	90,227	83,548	30,946	-48.10	6.99
Subsidiary holding companies' net income		313,907	265,625	367,523	178,748	120,281	18.18	228.33

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	5,291	0.18	1,774	0.06	1,141	0.04	2,880	1,861	198.25		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	5,291	0.18	1,774	0.06	1,141	0.04	2,880	1,861	198.25		
Investment in nonbank subsidiaries	563,711	19.54	527,026	18.53	526,660	19.24	634,183	619,350	6.96	-6.86	
Common and preferred stock	443,469	15.37	483,000	16.98	482,256	17.61	559,201	508,327	-8.18	-26.12	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	117,000	4.06	42,000	1.48	42,000	1.53	69,401	108,902	178.57		
Other receivables	3,242	0.11	2,026	0.07	2,404	0.09	5,581	2,121	60.02	-34.13	
Investment in subsidiary holding companies	1,907,272	66.11	1,741,935	61.25	1,765,246	64.47	1,489,222	1,419,323	9.49	44.54	
Common and preferred stock	1,771,700	61.41	1,589,649	55.90	1,615,313	59	1,365,210	1,301,498	11.45	47.14	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	113,360	3.93	113,227	3.98	113,259	4.14	113,131	113,009	0.12	0.53	
Other receivables	22,212	0.77	39,059	1.37	36,674	1.34	10,881	4,816	-43.13	742.64	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	343,113	11.89	488,404	17.17	374,807	13.69	101,882	35,115	-29.75	333.18	
Cash and due from unrelated depository institution	0	0	0	0	0	0	3,750	8,732		-100.00	
Premises, furnishings, fixtures and equipment	47,197	1.64	57,822	2.03	53,300	1.95	57,905	47,218	-18.38	771.76	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	18,604	0.64	26,816	0.94	16,827	0.61	11,478	22,720	-30.62	28.48	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	2,885,188	100.00	2,843,777	100.00	2,737,981	100.00	2,301,300	2,154,319	1.46	41.95	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	671	0.02	0	0	0	0	167	0			
Borrowings with maturity over 1 year	168,904	5.85	176,466	6.21	171,306	6.26	176,452	148,608	-4.29	13.91	
Subordinated notes and debentures	197,009	6.83	196,753	6.92	196,815	7.19	0	0	0	0.13	
Other liabilities	41,227	1.43	47,561	1.67	29,463	1.08	21,350	48,979	-13.32	45.85	
Balance due to subsidiaries and related institutions	1,006	0.03	11,625	0.41	16,458	0.60	292	7,262	-91.35	-90.23	
Total liabilities	408,817	14.17	432,405	15.21	414,042	15.12	198,261	204,849	-5.46	118.80	
Equity Capital	2,476,371	85.83	2,411,372	84.79	2,323,939	84.88	2,103,039	1,949,470	2.70	34.17	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	790	0.03	902	0.03	822	0.03	906	936	-12.42	-19.80	
Common surplus	1,270,272	44.03	1,443,588	50.76	1,317,929	48.14	1,445,233	1,489,816	-12.01	-19.09	
Retained earnings	1,204,307	41.74	942,461	33.14	986,792	36.04	644,860	466,737	27.78	352.67	
Accumulated other comprehensive income	367	0.01	23,790	0.84	17,763	0.65	11,419	-8,627	-98.46	-95.43	
Other equity capital components	635	0.02	631	0.02	633	0.02	621	608	0.63	7.45	
Total liabilities and equity capital	2,885,188	100.00	2,843,777	100.00	2,737,981	100.00	2,301,300	2,154,319	1.46	41.95	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	17.29	12.52	85	20.01	6.29	98	20.22	7.29	98	11.21	9.68	71	6.29	10.40	11
Bank net income / Average equity investment in banks		12.35			6.43			7.45			10.51				11.19
Nonbank net income / Average equity investment in nonbanks	9.15	13.18	48	16.18	8.01	78	17.46	9.75	77	15.97	7.89	75	5.44	7.10	51
Subsidiary HCs net income / Average equity investment in sub HCs	24.56	11.04	90	24.14	6.72	96	24.56	7.01	95	13.33	8.55	78	9.55	8.78	48
Bank net income / Parent net income	0	96.45	4	0	87.60	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	10.59	3.22	83	19.23	4.43	88	20.15	3.59	91	37.08	5.93	91	25.48	3.78	91
Subsidiary holding companies' net income / Parent net income	100.51	66.57	80	80.15	81.94	52	82.07	68.34	50	79.34	74	46	99.04	72.48	61
Leverage															
Total liabilities / Equity capital	16.51	16.51	68	17.93	20.37	65	17.82	20.06	68	9.43	20.43	42	10.51	20.88	47
Total debt / Equity capital	14.80	11.37	73	15.48	14.74	68	15.84	14.41	70	8.40	14.31	56	7.62	14.69	53
Total debt + notes payable to subs that issued TPS / Equity capital	14.80	13.41	66	15.48	17.04	62	15.84	16.67	65	8.40	16.36	46	7.62	17.10	37
Total debt + Loans guaranteed for affiliate / Equity capital	14.80	11.46	73	15.48	15.02	68	15.84	14.68	70	8.40	14.56	55	7.62	15.14	52
Total debt / Equity capital – excess over fair value	14.80	11.47	72	15.48	14.86	67	15.84	14.52	69	8.40	14.51	56	7.62	14.81	53
Long-term debt / Equity capital	14.78	10.65	73	15.48	13.73	69	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54
Short-term debt / Equity capital	0.03	0.55	78	0	0.92	36	0	0.77	38	0.01	1.02	73	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	76.24	40.69	81	69.57	32.61	83	68.48	34.67	80	44.13	28.44	65	58.62	28.63	76
Double Leverage															
Equity investment in subs / Equity capital	89.45	103.15	3	85.95	103.27	3	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9
Total investment in subs / Equity capital	100	108.29	25	94.17	110.46	4	98.67	110.16	14	101.11	111.07	32	104.67	112.48	45
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.63	0.27	5	-0.77	0.69	9	-0.51	0.47	15	-0.79	0.36	8	-1.15	0.35	5
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	244.54	152.56	83	165.50	128.63	77	202.07	136.59	82	196.49	177.68	62	142.87	162.34	47
Cash from ops + noncash items + op expense / Op expense + dividend	257.21	155.61	85	188.45	142.45	76	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.52	94.59	44	453.07	140.42	94	291.85	134.08	92	164.39	116.34	85	67.45	103.19	17
Pretax operating income + interest expense / Interest expense	1,715.38	1,645.53	65	1,164.54	1,826.91	59	1,628.47	2,016.32	64	7,041.99	1,968.54	89	2,626.53	2,898.75	77
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,715.38	1,896.20	65	1,164.54	1,413.95	63	1,628.47	1,539.23	74	7,041.99	1,632.83	92	2,626.53	1,369.37	83
Dividends + interest from subsidiaries / Interest expense + dividends	546.72	174.48	94	348.72	144.62	90	497.72	150.43	95	565.52	210.80	93	295.85	188.90	83
Fees + other income from subsidiaries / Salary + other expenses	55.94	12.03	85	52.29	14.76	81	49.49	13.95	82	52.66	16.52	80	51.85	16.08	83
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.15	3.29	88	17.49	3.69	93	14.14	3.85	90	4.81	2.64	71	2.39	2.61	52
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	19.49	1.76	91	18.82	2.95	87	19.40	2.66	88	24.89	5.62	87	25.74	5.50	88
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	16.14	69.90	11	22.98	84.44	10	16.49	81.10	8	21.79	57.84	16	50.65	57.26	52
Dividends declared / Net income	9.45	27.22	15	7.36	49.77	12	7.26	42.29	13	13.15	33.08	17	21.98	27.33	30
Net income – dividends / Average equity.....	15.66	9.25	87	18.54	3.19	98	18.75	4.14	98	9.73	6.46	88	4.91	7.33	21
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8	0	130.19	9	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	254.24	6.19	99	115.38	3.74	97	172.64	3.41	99	124.72	7.53	94	140.46	7.13	95
Dividends from subsidiary holding companies.....	483.05	6.32	98	311.50	2.34	98	464.27	4.85	97	459.04	21.40	96	168.55	16.86	90
Dividends from all subsidiaries	737.29	213.42	92	426.88	167.02	90	636.91	174.85	94	583.76	260.40	89	309.01	215.26	78
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	43.30			61.85			60.28			66.55			60.71		
Interest income from bank subsidiaries.....	0.11			0.48			0.36			0.54			0.52		
Management and service fees from bank subsidiaries	0.87			1.79			1.47			1.55			1.88		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	48.70			71.13			62.88			69.36			63.43		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	226.72	66.90	91	44.16	52.29	56	62.23	56.39	54	44.23	82.95	47	121.18	51.40	86
Interest income from nonbank subsidiaries.....	4.76	2.38	80	3.25	4.57	72	2.81	7.38	71	5.65	20.25	63	5.87	18.56	60
Management and service fees from nonbank subsidiaries	40.83	0.66	98	20.76	0.93	95	18.31	0.86	96	21.83	1.92	90	42.07	2.96	91
Other income from nonbank subsidiaries.....	0.04	0.11	88	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	272.35	94.31	86	68.17	70.62	53	83.36	79.84	53	71.70	150.41	39	169.11	99.33	77
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	45.40	36.58	55	28.61	25.82	63	41.09	43.51	47	76.08	61.23	42	37.41	48.56	38
Interest income from subsidiary holding companies	0	5.06	22	0	9.87	25	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	45.40	47.30	40	28.61	41.80	50	41.09	55.20	38	76.08	76.49	38	37.41	61.19	34
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.13	0.27	71	0.17	1.03	61	0.15	0.63	63	0.03	0.80	46	0.04	0.92	49
Management and service fees from bank subsidiaries	12.57	1.64	90	20.08	2.06	95	14.82	1.87	89	16.34	1.81	91	21.36	2.01	93
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	12.70	82.68	14	20.25	80.80	16	14.98	82.20	15	16.37	78.80	20	21.40	74.20	20
Dividends from nonbank subsidiaries	28.15	3.56	90	17.92	2.36	91	20.57	1.95	93	15.77	2.65	88	30.27	2.57	94
Interest income from nonbank subsidiaries.....	0.59	0.20	87	1.32	0.90	86	0.93	0.73	85	2.01	1.19	86	1.47	2.32	82
Management and service fees from nonbank subsidiaries	5.07	0.02	96	8.42	0.03	99	6.05	0.02	97	7.78	0.06	98	10.51	0.03	99
Other income from nonbank subsidiaries.....	0	0.01	89	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	33.81	5.69	89	27.65	5.80	88	27.55	4.70	91	25.57	7.29	86	42.25	7.64	88
Dividends from subsidiary holding companies.....	53.48	2.13	92	48.37	1.41	94	55.32	2.53	93	58.05	4.52	90	36.33	5.15	90
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	53.48	3.40	92	48.37	4.22	91	55.32	4.56	91	58.05	6.08	89	36.33	6.79	88
Loans and advances from subsidiaries / Short term debt.....	0	152.66	13		216.76			135.13			0	83.37	12		87.87
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12